

IN THE CLAIMS:

Please amend Claims 1-12 as indicated below. The following is a complete listing of claims and replaces all prior versions and listings of claims in the present application:

1. (Currently Amended) An apparatus comprising a processor and a memory storing a program executable by the processor, wherein the program includes computer code for implementing a method for facilitating interaction between a consumer and a merchant, and wherein the method ~~comprising~~ comprises steps of:

receiving, by an interface device, consumer preference information and restriction information associated with a consumer;

storing the consumer preference information and the restriction information in a database in association with the consumer;

receiving, by ~~[[an]]~~ the interface device, offer information from the merchant via a broadcast that reaches a plurality of potential consumers, wherein the offer information relates to a product;

receiving, by the interface device, consumer identification information from a smart card associated with the consumer;

retrieving, by the interface device, the consumer preference information from ~~[[a]] the database based on the received consumer identification information associated with the consumer;~~

customizing, by the interface device, the offer information received from the merchant via the broadcast according to the consumer preference information to create an amended offer for the consumer;

transmitting, from the interface device, the amended offer to a display for viewing by the consumer, wherein the amended offer specifies a method of acceptance;

retrieving, by the interface device, the restriction information from the database based on the received consumer identification information;

determining that the consumer is authorized to accept offers based on the restriction information;

receiving, by the interface device, an acceptance of the amended offer from the consumer, wherein the acceptance is associated with the amended offer and the acceptance includes smart card information;

~~authorizing a transaction, wherein the authorizing includes the steps of:~~

~~receiving, by a wallet server, an authorization request from the consumer;~~

~~issuing, by the wallet server, a challenge to the consumer, wherein the challenge prompts the consumer to input the smart card information including a digital certificate uniquely identifying the smart card;~~

~~receiving, by the wallet server, a response from the consumer based upon the challenge, wherein the response includes the smart card information;~~

~~sending, by the wallet server, an authentication request for the transaction including the smart card information to a security server;~~

~~authenticating, by the security server, the transaction using the smart card information; and~~

~~receiving, by the interface device, an authentication for the transaction from the security server;~~

retrieving, by the interface device, consumer payment information ~~and consumer identification information~~ from ~~[[a]]~~ the database based on the received consumer identification information associated with the consumer;

amending, by the interface device, the acceptance with the consumer payment information ~~and the consumer identification information~~ to create an amended acceptance upon receipt of the acceptance from the consumer by the interface device; and

transmitting, by the interface device, the amended acceptance to the merchant.

2. (Currently Amended) The ~~method~~ apparatus of claim 1, wherein the step of transmitting the amended offer to a display includes transmitting via at least one of television programming and an Internet broadcast.

3. (Currently Amended) The ~~method~~ apparatus of claim 1, wherein the consumer preference information includes at least one of ~~restriction information~~, demographic information, identification information, and shipping information.

4. (Currently Amended) The ~~method~~ apparatus of claim 1, wherein the step of receiving an acceptance from the consumer includes receiving an acceptance via at least one of a remote control, an electronic pen, a telephone, an automatic dialing device, a microphone, a pager, a radio-frequency device, a personal digital assistant, the smart card, a digital video recorder (DVR), a personal video recorder (PVR), and a simulated button.

5. (Currently Amended) The ~~method~~ apparatus of claim 1, wherein the smart card information includes at least one of authentication information, an embedded certificate, a consumer ID and a password, an identifier, data-encryption information, a digital signature, a secure file structure, and a trusted third-party download.

6. (Currently Amended) The ~~method~~ apparatus of claim 1, wherein the consumer preference information, consumer payment information and consumer identification information are provided to at least one database in a registration process performed by the consumer.

7. (Currently Amended) The ~~method~~ apparatus of claim 1, further comprising the steps of:

authenticating the consumer; and
managing consumer identities.

8. (Currently Amended) The ~~method~~ apparatus of claim 1, further comprising the step of analyzing attributes of the consumer to substantially predict an optimal combination of offer content and context.

9. (Currently Amended) The ~~method~~ apparatus of claim 1, wherein the step of amending includes amending the acceptance with at least one of: consumer loyalty point information, an authorization from an issuer, an authorization from the interface device, a security or wallet server authorization, a consumer authentication, and single-use account number information.

10. (Currently Amended) The ~~method~~ apparatus of claim 1, further comprising the step of developing at least one of a consumer transaction database, and an offer evaluation database.

11. (Currently Amended) The ~~method~~ apparatus of claim 1, wherein the step of transmitting the amended acceptance to the merchant includes at least one of authenticating the consumer, and authorizing a transaction between the consumer and the merchant.

12. (Currently Amended) A system for facilitating interaction between a consumer and a merchant, the system comprising:

an interface device including:

a processor for processing digital data;

a memory coupled to said processor for storing digital data;

a device for accepting input of digital data; and

an application program stored in said memory and accessible by said processor for directing processing of digital data by said processor,

wherein said interface device is configured to perform the steps of:

receiving consumer preference information and restriction information associated with a consumer;

storing the consumer preference information and the restriction information in a database in association with the consumer;

receiving offer information from the merchant via a broadcast that reaches a plurality of potential consumers, wherein the offer information relates to a product;

receiving consumer identification information from a smart card associated with the consumer;

retrieving the consumer preference information from [[a]] the database based on the received consumer identification information ~~associated with the consumer;~~

customizing the offer information received from the merchant via the broadcast according to the consumer preference information to create an amended offer for the consumer;

transmitting the amended offer to a display for viewing by the consumer, wherein the amended offer specifies a method of acceptance;

retrieving the restriction information from the database based on the received consumer identification information;

determining that the consumer is authorized to accept offers based on the restriction information;

receiving an acceptance of the amended offer from the consumer, wherein the acceptance is associated with the amended offer and the acceptance includes smart card information;

~~receiving an authentication for a transaction from a security server, wherein the security server is configured to authenticate the transaction using the smart card information;~~

retrieving consumer payment information ~~and consumer identification~~
information from [[a]] the database based on the received consumer identification information
~~associated with the consumer;~~

amending the acceptance with the consumer payment information ~~and the~~
~~consumer identification information~~ to create an amended acceptance upon receipt of the
acceptance from the consumer by the interface device; and

transmitting the amended acceptance to the merchant;

~~a wallet server configured to perform the steps of:~~

~~receiving an authorization request from the consumer;~~

~~issuing a challenge to the consumer, wherein the challenge prompts the~~
~~consumer to input the smart card information including a digital certificate uniquely identifying~~
~~the smart card;~~

~~receiving a response from the consumer based upon the challenge,~~
~~wherein the response includes the smart card information; and~~

~~sending an authentication request for the transaction including the smart~~
~~card information to the security server.~~

13. (Previously Presented) The system of claim 12, wherein the application
program causes the processor to perform a step of authenticating the consumer.

14. (Previously Presented) The system of claim 12, wherein the application
program causes the processor to perform a step of storing the offer information in an offer
database.

15. (Previously Presented) The system of claim 12, wherein the application program causes the processor to perform steps of:

enabling consumers to perform a registration process to register consumer preference information; and
storing registered consumer preference information in the database.

16. (Previously Presented) The system of claim 12, wherein the application program causes the processor to perform a step of analyzing attributes of the consumer to substantially predict an optimal combination of offer content and context.

17. (Previously Presented) The system of claim 12, wherein the application program causes the processor to perform a step of amending the acceptance with at least one of consumer loyalty point information, an authorization from an issuer, an authorization from the interface device, a security or wallet server authorization, a consumer authentication, and single-use account number information.

18. (Withdrawn) A method, performed by a centralized computer system, for controlling offer and acceptance communications between a consumer and a merchant, the method comprising steps of:

receiving by the centralized computer system offer information from the merchant via a broadcast;

retrieving by the centralized computer system consumer preference information from a database, wherein the consumer preference information includes information on offer restrictions associated with the consumer;

customizing by the centralized computer system the offer information received from the merchant according to the consumer preference information to produce an amended offer;

transmitting from the centralized computer system the amended offer to a display for viewing by the consumer;

receiving by the centralized computer system an acceptance of the amended offer from the consumer;

authenticating the consumer;

amending by the centralized computer system the acceptance with consumer payment information and identification information to create an amended acceptance; and

transmitting from the centralized computer system the amended acceptance to the merchant.